

## STEP BY STEP INSTRUCTIONS FOR COMPLETION OF PERS-BSD-369-S

While the *Service Retirement Election Application* form is not complex, it does require a lot of detailed information. We suggest you remove the application from the Retirement Forms section of this package, so you can follow the step-by-step instructions for each section while you are completing it.

### SECTION A — MEMBER INFORMATION

This section tells CalPERS about you.

- Enter your **Social Security number**. This is needed for CalPERS to obtain your employment information from our records.
- Enter your **full first and last name** and your **middle initial**.
- Enter your **mailing address**. We need your home address or P.O. Box number, including **City, State, ZIP Code**, and **Country**. Your monthly retirement check will be mailed to this address, unless Direct Deposit is established. CalPERS will also use your home address to mail your annual tax statement and other information to you. To select direct deposit, please complete the *Direct Deposit Authorization* form in this package.
- Enter if you are **male** or **female**.
- Your **date of birth** is needed to verify that our records are correct. We want to make sure this is accurate, since your age is one of the components used to determine your retirement benefits.
- Enter your **work and home telephone numbers**, so we can reach you if we have any questions or need more information.

### SECTION B — RETIREMENT INFORMATION

This section tells us when you want to retire and provides other information needed to determine your benefits.

- Enter the actual **retirement date** you have chosen. Remember, your retirement may be effective any day of the week, Sunday through Saturday. It should be the day following your last day of work or authorized paid leave of

However, it cannot be earlier than the first of the month in which CalPERS receives your application. For example, if your application is received on November 14<sup>th</sup>, your retirement cannot be effective any earlier than November 1<sup>st</sup>.

- Add the **name of your employer**. This should be the full name of the CalPERS-covered agency you are currently working for. If you are no longer an active member, list the agency where you last worked.
- Enter your **position title**. This information should not be abbreviated or be an acronym. Please list the position title in full.
- **Temporary Annuity** is an additional monthly income you may choose to enhance your pension from CalPERS. (If you became a CalPERS member after January 1, 2002, you must have service coordinated with Social Security in order to be eligible for Temporary Annuity.) It is funded through a lifetime reduction to your retirement allowance. You need to indicate if you wish to have your allowance calculated with Temporary Annuity. If you check "Yes," you also need to add the age at which you want the Temporary Annuity to stop and the dollar amount requested.

If you elect Temporary Annuity, you must also complete a *Lump Sum Beneficiary Designation* form for your Temporary Annuity balance. If you are not sure if you want a Temporary Annuity and would like to know more about it, contact CalPERS for a copy of the **Temporary Annuity** (PERS-PUB-13) booklet. (You can also request an estimate for Temporary Annuity by using the *Retirement Allowance Estimate Request* form in this package.)

- Your **final compensation** is the highest average salary during any consecutive one-year or three-year period. Which compensation period you use depends on your employer's contract with CalPERS. If you are not sure, ask your Personnel Office.

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To calculate the final compensation, we take your last day on payroll, and go back 12 or 36 consecutive months. **ONLY** if you wish to specify a different period when your compensation may have been higher, enter that information.

- If you are a member of another California public retirement system (other than Social Security, military, or railroad retirement), you need to check “yes” and complete the information in **Other California Public Retirement Systems**. Please list the complete **name of the California retirement system**. (Do not abbreviate.)
- Enter the **date of retirement** with the other system.
- Add the **dates of service credited**.

### SECTION C — OPTION ELECTION

This section will tell CalPERS which retirement allowance option you have chosen. Please keep in mind that the **option chosen will be calculated based on payroll information on file when your application is submitted**. The amount at retirement may be adjusted after final payroll information is received. Option elections are lifetime monthly allowances.

You need to decide if you want **Option 1, Option 2, Option 2W, Option 3, Option 3W, Unmodified Allowance**, or **Option 4**. More information on each of these choices is provided here to assist you in making your decision. The retirement estimate you should have received provided you with a projection of the retirement benefits you and your beneficiary would receive for each of these choices.

#### Your election choices are:

- **Option 1** — Upon your death, any unused member contributions in your account will be paid to your beneficiary in a lump sum. Option 1 **does not** provide a continuing allowance to a beneficiary. You may name more than one person as beneficiary by completing the *Lump Sum Beneficiary Designation* form in this package.

(Option 1 is not available to members who have all State Second Tier service since you did not make member contributions.) You may change your beneficiary at any time by submitting a revised form.

- **Option 2** — The same retirement allowance you receive will be paid to your beneficiary for life. If Survivor Continuation applies (see Section E), and your beneficiary is not your eligible survivor, the beneficiary’s allowance will not include the survivor continuation portion. Your retirement allowance will increase back to the Unmodified Allowance amount **if**:
  - your beneficiary dies; **or**
  - your non-spouse beneficiary waives entitlement to the Option 2 benefit; **or**
  - your beneficiary is your spouse and upon a divorce, legal separation, or annulment you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits; **and**
  - **you notify CalPERS of the change.**
- **Option 2W** — As an alternative to Option 2, you may elect the slightly higher allowance under Option 2W. However, your allowance will not increase back to the Unmodified Allowance amount under the scenarios shown in Option 2.
- **Option 3** — In this option, one-half of your monthly retirement allowance will be paid to your beneficiary for life. If Survivor Continuation applies (see Section E), and your beneficiary is not your eligible survivor, the beneficiary’s allowance will not include the Survivor Continuation portion. Your retirement allowance will increase back to the Unmodified Allowance amount **if**:
  - your beneficiary dies; **or**
  - your non-spouse beneficiary waives entitlement to the Option 3 benefit; **or**

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- your beneficiary is your spouse and upon a divorce, legal separation, or annulment, you provide CalPERS with a judgment that awards you the entire interest in your CalPERS benefits; **and**
  - **you notify CalPERS of the change.**
  - **Option 3W** — As an alternative to Option 3, you may elect to receive the slightly higher allowance under Option 3W. However, your allowance will not increase back to the Unmodified Allowance amount under the scenarios shown in Option 3.
  - The **Unmodified Allowance** — This is the highest monthly allowance you can receive. However, it does not provide a continuing allowance to a beneficiary, and there is **no return of any unused member contributions after your death.**
  - **Option 4** — Option 4 allows you to choose a more customized benefit, as long as the amount to your beneficiary is not greater than the benefit provided under Option 2W. See **Retirement Option 4** (PERS-PUB-18) for more information about this option. There is no provision under any Option 4 calculation for your allowance to increase back to the Unmodified Allowance amount provided in Options 2 and 3.
- The following are the types of Option 4 allowances currently available.
- **Option 2W & 1 Combined** — The retirement allowance you receive will be paid to your beneficiary. Upon your death and the death of your beneficiary, any remaining balance of your contributions will be paid to your secondary beneficiary.
  - **Option 3W & 1 Combined** — One-half of your monthly retirement allowance will be paid to your beneficiary. Upon your death and the death of your beneficiary, any remaining balance of your contributions will be paid to your secondary beneficiary.
- (If you elect the 2W & 1 Combined or 3W & 1 Combined Option 4 allowance, you must complete the Lump Sum Beneficiary Designation form for your Option 1 balance.)
- **Specific Dollar Amount to Beneficiary** — You can specify the dollar amount of your retirement allowance to be paid to your beneficiary upon your death.
  - **Specific Percentage to Beneficiary** — You can specify the percentage of your Unmodified Allowance to be paid to your beneficiary upon your death.
  - **Reduced Allowance for Fixed Period of Time** — You can elect to receive a specific dollar amount or percentage of your Unmodified Allowance for a specific length of time. After this period, you will receive an increased allowance based on the actuarial equivalent of your remaining benefit.
  - **Beneficiary Information** — (DO NOT complete this section if you are electing Option 4 with multiple lifetime beneficiaries.) Enter the **name, birth date, sex, Social Security number, relationship, and address** of the beneficiary you designate to receive continuing benefits after your death.
  - **Multiple Lifetime Beneficiaries** — You can provide a lifetime benefit to more than one beneficiary, unlike the other options that limit you to one beneficiary.
  - **Option 4 – Court Ordered Community Property** — This option **only** applies to very specific cases where a member is required by court order to elect an Option 4 to provide a community property interest to your former spouse equal to their community property interest. CalPERS will determine the community interest at the time of your retirement using the method described in your court order.

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This option also gives you the opportunity to name another beneficiary for your share of the benefit. For your remaining share of the benefit, you may elect the Unmodified Allowance or Option 1, or you may provide for another lifetime beneficiary by electing either Option 2W or 3W. If you have questions about your court order or your benefits, please contact the CalPERS Member Services Division Community Property Unit at (916) 326-3551.

**ONCE YOU HAVE COMPLETED THIS SECTION, BE SURE YOU REVIEW THE REQUIRED DOCUMENTS CHECKLIST CAREFULLY TO DETERMINE WHICH BENEFICIARY OR SURVIVOR DOCUMENTATION YOU WILL NEED TO SUBMIT WITH YOUR APPLICATION.**

### SECTION D — RETIRED DEATH BENEFIT

The lump sum retired death benefit is payable upon your death, in addition to any payment under the option you select. You can name anyone you choose to receive this benefit. The amount payable is based on your employer's contract with CalPERS.

- For State, California State University, or University of California members, the Retired Death Benefit is \$2,000.
- For school members, it is \$2,000, unless your employer has elected a higher amount.
- For public agency members, the lump sum death benefit is based on the employer's contract, and it can range from \$500 to \$5,000.

To name more than one beneficiary for the Retired Death Benefit, you must complete the *Lump Sum Beneficiary Designation* form provided in this package. You may change your beneficiary at any time by submitting a revised *Lump Sum Beneficiary Designation* form. A change in your marital status or the birth or adoption of a child after retirement automatically revokes your original designation.

### SECTION E — SURVIVOR CONTINUANCE

Survivor Continuation applies to all State and school members. Public agency members are eligible for this benefit **only** if your employer has contracted to provide it. If you are not sure if you are covered by this benefit, check with your Personnel Office. Benefits are paid to an eligible survivor, regardless of which option you elect.

Be sure you complete all the boxes in this section that apply to your situation.

Eligible survivors are:

- a spouse who was married to you at least one year prior to your retirement and continuously until your death, or if none;
- unmarried children under age 18, or an unmarried disabled child who became disabled prior to age 18 and whose continuing disability renders the child incapable of gainful employment, or if none;

Payments to children stop at age 18, or upon their marriage, death, or recovery from disability.

The amount of the monthly benefit varies, depending on if you are or are not covered by Social Security.

If your service credit **is not** covered by Social Security, the Survivor Continuation is 50 percent of your Unmodified Allowance (based on actual service with an employer that provides this benefit). If your service credit **is** covered by Social Security, the Survivor Continuation is 25 percent of the Unmodified Allowance.

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### SECTION F — EMPLOYER CERTIFICATION

If you **are currently employed** by a CalPERS-covered agency, your employer must complete this section. (You may want to make a copy of these instructions for your employer's use.) If you **left employment** at a CalPERS-covered agency more than four months ago, you are not required to complete this section.

- Enter the **employee's last day on payroll**, which is the last day your employee will receive pay. In most situations, this will be the same day as the separation date.
- Enter the **employee's separation date**, which is the last day your employee will be considered in employment status. This date cannot be later than one day before the retirement date.
- If your agency contracts for unused sick leave credit, enter the **unused sick leave days** as of the employee's separation date.
- Enter the **balance of educational leave credits** (in days) as of the employee's separation date.

The **employer signature** and **position title** are required.

- Also add the **printed name** of the person signing the certification.
- Enter the **title** of the person signing the certification.
- Enter the **telephone number** of the employer.

### SECTION G — TAX WITHHOLDING ELECTION

This section tells CalPERS how you want to have your tax withholding handled. To assist you in making this decision, see the ***Taxes and Your Retirement*** (PERS-PUB-34) booklet, or talk with your tax advisor. You can change your withholding at any time by completing another CalPERS tax withholding form.

- Under each section, **federal tax withholding** and **State of California tax withholding**, you can make only one election. Choose between no withholding, withholding a flat dollar amount, or withholding based on the tax tables.
- If you do not make an election, or if an invalid election is received, CalPERS is required by law to withhold taxes as if you are married with three exemptions.

### SECTION H — MEMBER SIGNATURE & NOTARY

**This section must be completed, or your application will be returned. Your signature and your spouse's signature** must be notarized by a Notary Public or witnessed by a CalPERS representative at any CalPERS office. If you reside in a foreign country, the Consulate may witness your form.

If you are married, your current spouse must sign to acknowledge your election of a retirement benefit. If you are not able to obtain your spouse's signature, you must complete the *Justification for Absence of Spouse's Signature* form ([PERS-BSD-800-A](#)) and submit it to CalPERS before any retirement benefits can be paid. If you are single, the justification form is not required; simply mark the box "I am not married."

## ADDITIONAL RETIREMENT FORMS

In addition to the *Service Retirement Election Application* form, this package contains some other forms you may need.

### JUSTIFICATION FOR ABSENCE OF SPOUSE'S SIGNATURE ([PERS-BSD-800-A OR B](#))

**Since CalPERS requires proof that your spouse is aware of the selection of benefits you have made, you must complete this form if your spouse does not sign an election or designation form.**

If you are married but are not able to obtain your spouse's signature on your *Service Retirement Election Application* form, you must complete the *Justification for Absence of Spouse's Signature* ([PERS-BSD-800-A](#)). If you need to submit a *Lump Sum Beneficiary Designation* form along with your application and your spouse does not sign that form, you must complete another *Justification for Absence of Spouse's Signature* form ([PERS-BSD-800-B](#)). Your election cannot be processed without either your spouse's signature or these forms.

### LUMP SUM BENEFICIARY DESIGNATION ([PERS-BSD-509](#))

**This form is required for you to designate any person, corporation, or you estate as beneficiary for the Retired Death Benefit, the Option 1, balance, the Temporary Annuity balance, or Option 4 – Option 1 balance.**

The law designates that your beneficiaries are, in the order shown: 1) your spouse; 2) your children; 3) your parents; 4) your brothers and sisters; 5) your estate, if probated; or 6) your trust. However, you can designate a different order or name anyone you choose by completing the *Lump Sum Beneficiary Designation* form.

If you want to designate a trust as your beneficiary, you should provide the name of the trust, date of the trust, and the name and address where the trust is filed. Do not designate the trustee by name, since this could change.

Your spouse must be made aware of your beneficiary designation selection. If you are married but are not able to obtain your spouse's signature on your *Lump Sum Beneficiary*

*Designation* form, you must complete the *Justification for Absence of Spouse's Signature* form ([PERS-BSD-800-B](#)). You must submit one form ([PERS-BSD-800-A](#)) with your *Service Retirement Election Application* and one form ([PERS-BSD-800-B](#)) with your *Lump Sum Beneficiary Designation*.

You may designate your children or grandchildren as a group without listing all names. The benefit will be paid in equal shares to those in that group who survive you. You may designate a minor child also. If the child is still a minor when the benefit becomes payable, we will request a guardian be appointed to receive the benefit on the child's behalf. Do not name the guardian of a minor child as your beneficiary.

### DIRECT DEPOSIT AUTHORIZATION ([PERS-BSD-1199-P](#))

**This form is optional and can be completed at any time before or after retirement.**

CalPERS provides a safe way to deliver your monthly retirement allowance. Direct deposit places your retirement allowance electronically into your checking or savings account. This can reduce the risk of loss, theft, or forgery; give you immediate and uninterrupted deposits; eliminate the inconvenience of checks; and provide you with a monthly statement of itemized deductions.

To enroll, complete the *Direct Deposit Authorization* form in this package. Your financial institution must be a member of the Automated Clearinghouse Association to accept a direct deposit from CalPERS. For more information, see the ***Direct Deposit of Your Monthly Benefit*** ([PERS-PUB-32](#)) booklet. (Note: Direct deposit begins with your **first full monthly** payment. If your first payment after retirement covers *less* than (or more than) one month, it will be mailed to your **home** address.)

## SERVICE RETIREMENT

### MINIMUM REQUIREMENTS FOR SERVICE RETIREMENT

A member shall be retired for service upon written application if the member has reached the minimum retirement age and has earned at least five years of credited service under first-tier or ten years under second-tier. Minimum retirement age is 50 for first-tier retirement plan and 55 for second-tier retirement plan. A member with credited service under both first-tier and second-tier should contact CalPERS for exceptions to the second tier minimum age and service requirement.

### SERVICE RETIREMENT PROCESSING—DOCUMENT SEQUENCE (EXAMPLES FOLLOW)

1. [PERS-BSD-369-S](#) — “Service Retirement Election Application” is received in the System from the member. (See copy and Step by Step Instructions on the pages that follow)

Please note that if the member is married but is not able to obtain the spouse’s signature on the “Service Retirement Election Application” form they must complete a *Justification for Absence of Spouse’s Signature* ([PERS-BSD-800-A](#)). If they submit a “Beneficiary Designation” ([PERS-BSD-509-A](#)) form along with the application and the spouse does not sign that form, they must complete another *Justification for Absence of Spouse’s Signature* form ([PERS-BSD-800-B](#)). These forms are included in the Service Retirement Election Application package. (See copy on pages that follow.)

The application package includes information regarding required marriage and birthdate evidence. Direct Deposit Authorization form ([PERS-BSD-1199-P](#)) can also be submitted with the election application form. (See copy of pages that follow.)

2. **Employer Certification** is included in Section F of the service retirement application and must be completed before the member submits the application to CalPERS. (See Step by Step instructions.)

To receive sick leave credit or educational leave credit, according to Collective Bargaining Unit contracts, the member’s retirement date must be within 120 days from the date of separation from the employer granting the sick leave or educational leave.

NOTE: Sick Leave/Educational Leave information must be reported in days only. Employers can take whatever in-house procedures they desire to ensure appropriate sick leave/educational leave days are reported. For instance, the employee’s sick leave/education leave can be taken off the books the day the certification is completed.

The T-Log process is still used to give members credit for unused sick leave/educational leave ONLY when the employer does not certify the days of unused sick leave/educational leave on the application for retirement. If there were sick leave/educational leave days certified on the application and T-Log has a different amount, the information on the application is used. If an employer needs to correct the certified amounts please use the [PERS-BSD-200A](#). (See copy on pages that follow.)

### Conversion of Sick Leave/Educational leave Credits for Employees Working 8 Hours per Day

- a. The eight-hour employee who receives full service credit for the normal work day would have any accumulated unused hours of sick leave/education leave service credit divided by eight to determine the number of days to report to CalPERS for purposes of enhancing the retirement benefit.
- b. Individuals who work the 9/8/80 or 10/4/40 schedule and accrue eight hours of sick leave/educational leave per month would likewise have the accumulated unused sick leave/educational leave divided by eight, irrespective of the number of hours they are charged for a day of absence.



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- c. The shift employee whose workday consists of 24 hours would receive the equivalent of three days of service credit. Assuming the accrual of 24 hours per month of sick leave/educational leave credit, this individual's hours of accumulated unused sick leave/educational leave would also be divided by eight to determine the number of days to report to CalPERS.

NOTE: The accrual of sick leave/educational leave credits must be consistent for members of the same group or class who work like or similar hours. Service credit, which was not earned through the "accrual of sick leave/educational leave" policy, may not be credited on an individual basis for the purposes of enhancing the retirement benefit. Unused sick leave/educational leave for which a member receives compensation, (sick leave/educational leave cash out), should not be reported to CalPERS for purposes of enhancing the retirement benefit.

3. **An Acknowledgment Letter** is sent to the member ([PERS-BSD-451A](#)) and the employer ([PERS-BAS-197](#)) within 5-10 days of receipt of the [PERS-BSD-369-S](#) in our Sacramento Headquarters office letting each know we have begun processing the request. If the member does not receive an acknowledgment letter within 10 days they should contact the System immediately (see copy on pages that follow).
4. **[PERS-BAS-11](#) — Notice of Benefit Approval** will be sent to the member prior to receipt of the first retirement check. This letter will provide the date of the first check, the amount the member can expect to receive and important income tax information. (See copy on pages that follow)
5. **[PERS-BAS-11A](#) — Account Detail Information Sheet** is an attachment to the PERS-BAS-11, which explains the data used to calculate the member's retirement allowance. (See copy on pages that follow)
6. **[PERS-BAS-62](#) — Notice of Placement on Retirement Roll** is sent to the employer after the employee is placed on the retirement roll. The BAS-62 provides the employer with the number of sick leave days that were included in the employee's retirement calculation.
- PLEASE NOTE: The PERS-BAS-62 is mailed to the employer prior to the issuance of the member's first retirement check, but usually after the member's separation date. (See copy on pages that follow)
7. **[PERS-BSD-200](#) — Requested Employer Certification** form must be requested and completed by the employer if the retirement application is sent to CalPERS without the certification section completed. An adjustment will be completed upon receipt of the form. (See copy on pages that follow)
8. **[PERS-BSD-200A](#) — Amended Employer Certification** form can be used by employers that wish to submit corrected certification information. An adjustment will be completed upon receipt of the form. Supplies can be ordered from CalPERS. (See copy on pages that follow)

For future employment of the retiree, please refer to the section on Employment of a Retiree and the section on Reinstatement from Retirement.



## DEDUCTIONS AFTER RETIREMENT

### HEALTH INSURANCE

Enrollment of a member is continued without change when the member retires. Coverage will continue into retirement if the individual is enrolled at the time of separation from employment and their effective date of retirement is within 120 days of separation. For questions on health insurance benefits, please refer to the "Health Benefits Procedure Manual for State Agencies".

### DENTAL INSURANCE

A member must be enrolled in or eligible for a state dental plan on their date of separation from employment and retire within 120 days of separation. For questions on eligibility, please refer to the DPA Procedures Manual.

CalPERS sends a PERS-BAS-62 to notify you when a member is placed on the retirement roll. (See copy of the PERS-BAS-62 on a previous page of this section.) A [STD-692](#) must be completed and sent to CalPERS in order to enroll a member in retired coverage. It is **not** necessary to have the member's signature on the form, it can be signed as an "Administrative Doc". The [STD-692](#) needs to be completed using the retired plan codes, not active. Please list in the "Remarks Section", the member's separation date and retirement effective date.

### OTHER DIRECT AUTHORIZATIONS

Direct authorization deductions for union dues, credit union payments or shares, or charitable organizations may be established provided that:

1. The organization has contracted with CalPERS to provide this service (members must contact the organization for this information);
2. The member authorizes to have money deducted through the organization;
3. The organization submits the authorization directly to CalPERS; and
4. Authorized deductions are *stopped* or *changed* upon receipt of written authorization from the organization.

The System's function is limited to the mechanics of deducting and determining what deduction authorization is proper. Inquiries concerning these type of "other deductions", should be directed to the organization.

### INCOME TAX WITHHOLDING

Federal and California State income tax deductions will be withheld from monthly or lump sum benefit payments unless the annuitant specifically elects no tax withholding. Federal [\(W4P\)](#), and California State [\(DE4P\)](#) tax withholding forms must be completed to elect either a specific dollar amount of withholding, a withholding based on tax tables, or specifically elect no tax withholding. If the election form is not filed with CalPERS, automatic withholding begins based on a married person with three (3) exemptions. Any questions retirees have concerning the taxability of their allowance should be directed to the Internal Revenue Service or California State Franchise Tax Board.

### PAYMENTS FOR PURCHASING SERVICE CREDIT

A member who previously elected to purchase public service credit, redeposit contributions for service credit, or has arrears contributions, may elect upon retirement to continue any payments due into retirement. In such cases, service credit will be included in the retirement calculation and a monthly payment will be taken from the member's retirement allowance. Any balance still unpaid upon the member's death shall be deducted from death benefits otherwise payable. A retired member's survivor entitled to a monthly survivor allowance may elect to continue such deductions from the monthly allowance in lieu of the lump sum payment otherwise required. The following criteria must be adhered to:

1. No installment payments (deductions) are permitted unless an election has been made prior to retirement.

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2. Death benefits against which unpaid balances may be deducted include the lump sum benefit, survivor continuance benefits, and payments under all optional settlements.

### SOCIAL SECURITY INSTRUCTIONS

Members having Social Security coverage, integrated with System coverage, should contact their local federal Social Security Office about three months before their retirement.

Reference material needed by the Social Security Office will be: Social Security number, name of the employer, and documentary proof of birth.

### TEMPORARY ANNUITY PAYMENTS

Members who are retiring for service can elect to receive an additional monthly allowance from CalPERS. The benefit is payable from retirement date to a specific age that the member selects, 59 1/2 or any whole age from 60 to 68. You can also name the dollar amount you wish to receive within certain limitations. This benefit is NOT free. The member's CalPERS lifetime allowance is reduced to pay for the temporary annuity.

1. The Temporary Annuity brochure ([PERS-PUB-13](#)) can be requested by employers from the CalPERS supply section. Member questions on the program can be directed to either CalPERS Benefits Services Division, P.O. Box 942711, Sacramento, California 94229-2711, 1-800-352-2238 or any of the CalPERS regional offices listed in the appendix chapter of this manual.